

Official Form 1 (4/07)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>						<b>Voluntary Petition</b>																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Valenzuela, Manuel R.</b>				Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Valenzuela, Cindy Lynn</b>																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-0428</b>				Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-8755</b>																							
Street Address of Debtor (No. and Street, City, and State): <b>8301 W. 79th Street, Apt. 5</b> <b>Justice, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60458</b></div>				Street Address of Joint Debtor (No. and Street, City, and State): <b>8301 W. 79th Street, Apt. 5</b> <b>Justice, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60458</b></div>																							
County of Residence or of the Principal Place of Business: <b>Cook</b>				County of Residence or of the Principal Place of Business: <b>Cook</b>																							
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>				Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																							
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																							
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
<b>Estimated Number of Creditors</b> <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;">1-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-5,000</td> <td style="text-align: center;">5001-10,000</td> <td style="text-align: center;">10,001-25,000</td> <td style="text-align: center;">25,001-50,000</td> <td style="text-align: center;">100,001-100,000</td> <td style="text-align: center;">OVER 100,000</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>								1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<b>Estimated Assets</b> <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$10,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$10,001 to \$100,000</td> <td style="text-align: center;"><input type="checkbox"/> \$100,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table>						<input type="checkbox"/> \$0 to \$10,000	<input checked="" type="checkbox"/> \$10,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Valenzuela, Manuel R.</b> <b>Valenzuela, Cindy Lynn</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> <b>/s/ Christine R. Piesiecki</b>                      Signature of Attorney for Debtor(s)  <b>Christine R. Piesiecki</b> </div> <div style="text-align: right;"> <b>July 18, 2007</b>                      (Date)                 </div> </div>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 40px;">                 _____                  (Name of landlord that obtained judgment)             </div>  <div style="margin-left: 40px;">                 _____                  (Address of landlord)             </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Valenzuela, Manuel R.**

**Valenzuela, Cindy Lynn**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Manuel R. Valenzuela**  
Signature of Debtor **Manuel R. Valenzuela**

**X /s/ Cindy Lynn Valenzuela**  
Signature of Joint Debtor **Cindy Lynn Valenzuela**

Telephone Number (If not represented by attorney)

**July 18, 2007**  
Date

### Signature of Attorney

**X /s/ Christine R. Piesiecki**  
Signature of Attorney for Debtor(s)

**Christine R. Piesiecki 6196644**  
Printed Name of Attorney for Debtor(s)

**Christine R. Piesiecki**  
Firm Name  
**9800 S. Roberts Rd., Suite 205**  
**Palos Hills, IL 60465**

Address

**Email: polskadwokat@aol.com**  
**708-233-6833 Fax: 708-233-6834**

Telephone Number

**July 18, 2007**  
Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Manuel R. Valenzuela  
Cindy Lynn Valenzuela

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Manuel R. Valenzuela  
Manuel R. Valenzuela

Date: July 18, 2007

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Manuel R. Valenzuela  
Cindy Lynn Valenzuela

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
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☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Cindy Lynn Valenzuela  
Cindy Lynn Valenzuela

Date: July 18, 2007

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Manuel R. Valenzuela,**  
**Cindy Lynn Valenzuela**  
\_\_\_\_\_  
Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>11,950.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>5,000.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>13</b>		<b>106,010.33</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>3,186.25</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,223.26</b>
Total Number of Sheets of ALL Schedules		<b>26</b>			
Total Assets			<b>11,950.00</b>		
Total Liabilities				<b>111,010.33</b>	

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Manuel R. Valenzuela,**  
**Cindy Lynn Valenzuela**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>3,186.25</b>
Average Expenses (from Schedule J, Line 18)	<b>3,223.26</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>7,619.10</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>106,010.33</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>106,010.33</b>

Form B6A  
(10/05)

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	--	-------------------------

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	<b>Charter One</b>		<b>J</b>	<b>250.00</b>
	<b>Charter One</b>		<b>H</b>	<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.	<b>curio cabinet</b>		<b>J</b>	<b>200.00</b>
	<b>DVD/VCR combo</b>		<b>J</b>	<b>100.00</b>
	<b>dining room set</b>		<b>J</b>	<b>600.00</b>
	<b>Entertainment Center</b>		<b>J</b>	<b>150.00</b>
	<b>couch (broken)</b>		<b>J</b>	<b>100.00</b>
	<b>bedroom set</b>		<b>J</b>	<b>1,200.00</b>
	<b>27" TV RCA</b>		<b>J</b>	<b>250.00</b>
	<b>Radio</b>		<b>J</b>	<b>400.00</b>
	<b>Children's beds</b>		<b>J</b>	<b>500.00</b>
	<b>Other misc. items</b>		<b>J</b>	<b>350.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>DVD collection</b>		<b>J</b>	<b>500.00</b>
6. Wearing apparel.	<b>misc. clothing</b>		<b>J</b>	<b>650.00</b>

Sub-Total > **5,450.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

Form B6B  
(10/05)

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401(k) at Wife's place of employment</b>	<b>W</b>	<b>1,500.00</b>
		<b>Defined benefit plan</b>	<b>H</b>	<b>Unknown</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			

Sub-Total > **1,500.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

Form B6B  
(10/05)

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1998 Dodge Durango</b>	<b>H</b>	<b>5,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			

Sub-Total > **5,000.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **0.00**  
(Total of this page)  
Total > **11,950.00**

(Report also on Summary of Schedules)

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Household Goods and Furnishings</u></b>			
curio cabinet	735 ILCS 5/12-1001(b)	200.00	200.00
DVD/VCR combo	735 ILCS 5/12-1001(b)	100.00	100.00
dining room set	735 ILCS 5/12-1001(b)	600.00	600.00
Entertainment Center	735 ILCS 5/12-1001(b)	150.00	150.00
couch (broken)	735 ILCS 5/12-1001(b)	100.00	100.00
bedroom set	735 ILCS 5/12-1001(b)	1,200.00	1,200.00
27' TV RCA	735 ILCS 5/12-1001(b)	250.00	250.00
Radio	735 ILCS 5/12-1001(b)	400.00	400.00
Children's beds	735 ILCS 5/12-1001(b)	500.00	500.00
Other misc. items	735 ILCS 5/12-1001(b)	350.00	350.00
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
DVD collection	735 ILCS 5/12-1001(a)	500.00	500.00
<b><u>Wearing Apparel</u></b>			
misc. clothing	735 ILCS 5/12-1001(a)	650.00	650.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
401(k) at Wife's place of employment	735 ILCS 5/12-704	1,500.00	1,500.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1998 Dodge Durango	735 ILCS 5/12-1001(c)	2,400.00	5,000.00

Total: **8,900.00** **11,500.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

Official Form 6D (10/06)

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>69-050707</b>							
<b>Citizens Finance</b> <b>60 Terra Cotta Avenue, Unit D</b> <b>Crystal Lake, IL 60014</b>	<b>J</b>	<b>1998 Dodge Durango</b>					
		Value \$ <b>5,000.00</b>				<b>5,000.00</b>	<b>0.00</b>
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						<b>5,000.00</b>	<b>0.00</b>
Total (Report on Summary of Schedules)						<b>5,000.00</b>	<b>0.00</b>

0 continuation sheets attached

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6F (10/06)

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>A001729369-0</b>  <b>ACL Laboratories</b> <b>P.O. Box 27901</b> <b>Milwaukee, WI 53227</b>		<b>W</b>				<b>212.69</b>
Account No. <b>532885241</b>  <b>Advocate Christ Med. Center</b> <b>4440 W. 95th Street</b> <b>Oak Lawn, IL 60453</b>		<b>H</b>				<b>193.56</b>
Account No. <b>533034245</b>  <b>Advocate Christ Med. Center</b> <b>P.O. Box 7250</b> <b>Westchester, IL 60154</b>		<b>H</b>				<b>128.34</b>
Account No. <b>535164966</b>  <b>Advocate Christ Medical Center</b> <b>PO Box 70508</b> <b>Chicago, IL 60673-0508</b>		<b>H</b>				<b>97.39</b>
Subtotal (Total of this page)						<b>631.98</b>

12 continuation sheets attached

Official Form 6F (10/06) - Cont.

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 535165112		H					114.62
Advocate Christ Medical Center PO Box 70508 Chicago, IL 60673-0508							
Account No. 533352563		H					296.92
Advocate Christ Medical Center PO Box 70508 Chicago, IL 60673-0508							
Account No. 2084915		H					173.00
Advocate MSO Services 701 Lee Street Des Plaines, IL 60016							
Account No. 2886167		H					265.00
Advocate MSO Services 701 Lee Street Des Plaines, IL 60016							
Account No. 5685200028838313		W					1,134.00
AFSCI 257 E. 200 Street, Suite 700 Salt Lake City, UT 84111							
Sheet no. 1 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							1,983.54

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.						
Account No. <b>14886933</b>		W						<b>1,073.00</b>	
<b>Arrow Financial Services</b> <b>5996 W. Touhy Ave.</b> <b>Niles, IL 60714-4610</b>									
Account No. <b>4172633</b>		H						<b>2,613.00</b>	
<b>Asset Acceptance Corp.</b> <b>P.O. Box 2036</b> <b>Warren, MI 48090-2036</b>									
Account No. <b>05 M1 139881</b>		J						<b>3,646.79</b>	
<b>Asset Acceptance, LLC</b> <b>55 E. Jackson Blvd., 16th Floor</b> <b>Chicago, IL 60604</b>									
Account No. <b>306788565</b>		H						<b>243.25</b>	
<b>Bay Area Credit Service</b> <b>50 Airport Parkway</b> <b>Suite 100</b> <b>San Jose, CA 95110</b>									
Account No. <b>4862-3625-0618-0259</b>		H						<b>509.20</b>	
<b>Capital One Bank</b> <b>P.O. Box 60024</b> <b>City Of Industry, CA 91716-0024</b>									
Sheet no. <u>2</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)	<b>8,085.24</b>

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>529107164073</b>  <b>Capital One Bank</b> <b>P.O. Box 85520</b> <b>Richmond, VA 23285</b>	<b>W</b>					<b>1,427.00</b>
Account No. <b>427111017923</b>  <b>Citibank</b> <b>P.O. Box 15687</b> <b>Wilmington, DE 19850</b>	<b>W</b>					<b>5,492.00</b>
Account No. <b>5070701</b>  <b>Citizens Financial</b> <b>1477 Locust</b> <b>Dubuque, IA 52001</b>	<b>J</b>					<b>8,827.00</b>
Account No. <b>4361877</b>  <b>Collection Company Of</b> <b>700 Longwater Dr.</b> <b>Norwell, MA 02061</b>	<b>W</b>					<b>235.00</b>
Account No. <b>50445451524</b>  <b>Columbia House</b> <b>P.O. Box 91601</b> <b>Indianapolis, IN 46291</b>	<b>W</b>					<b>69.38</b>
Sheet no. <u>3</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>16,050.38</b>
Subtotal (Total of this page)						<b>16,050.38</b>

Official Form 6F (10/06) - Cont.

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. <b>D13126N1</b>		<b>W</b>					<b>1,464.00</b>
<b>Complete Credit Solutions</b> <b>2921 Brown Trail, Suite 100</b> <b>Bedford, TX 76021</b>							
Account No.		<b>J</b>					<b>300.00</b>
<b>Disney Rewards Cardmember Service</b> <b>P.O. Box 15153</b> <b>Wilmington, DE 19886-5153</b>							
Account No. <b>870203460</b>		<b>W</b>					<b>38.88</b>
<b>Eastern Collection Corp.</b> <b>1626 Locust ave.</b> <b>Bohemia, NY 11716</b>							
Account No. <b>HOUSE-04240003801852</b>		<b>W</b>					<b>10,283.00</b>
<b>Fan Distrbuting Company</b> <b>3300 Monroe Avenue</b> <b>Suite 324</b> <b>Rochester, NY 14618</b>							
Account No. <b>Z5404240003801852</b>		<b>W</b>					<b>10,308.00</b>
<b>Fan Distrbuting Company</b> <b>3300 Monroe Avenue</b> <b>Suite 324</b> <b>Rochester, NY 14618</b>							
Sheet no. <u>4</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>22,393.88</b>

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>541711280290</b>  <b>First USA Bank</b> <b>800 Brooksedge Blvd</b> <b>Westerville, OH 43081</b>	<b>W</b>					<b>1,579.00</b>
Account No. <b>467304238</b>  <b>First USA Bank</b> <b>800 Brooksedge Blvd</b> <b>Westerville, OH 43081</b>	<b>W</b>					<b>1,115.00</b>
Account No. <b>6032201403293403</b>  <b>GEMB/WALMART</b> <b>P.O. Box 981400</b> <b>El Paso, TX 79998</b>	<b>W</b>					<b>241.00</b>
Account No. <b>154-9056-53425</b>  <b>GMAC</b> <b>2740 Arthur Street</b> <b>Saint Paul, MN 55113</b>	<b>H</b>	<b>repossessed automobile</b>				<b>5,500.00</b>
Account No. <b>4159676A</b>  <b>Harris &amp; Harris, Ltd.</b> <b>600 W. Jackson Blvd., #400</b> <b>Chicago, IL 60661</b>	<b>W</b>					<b>342.00</b>
Sheet no. <b>5</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>8,777.00</b>
Subtotal (Total of this page)						<b>8,777.00</b>

Official Form 6F (10/06) - Cont.

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.						
Account No. <b>4147120A</b>		W						<b>120.00</b>	
<b>Harris &amp; Harris, Ltd. 600 W. Jackson Blvd., #400 Chicago, IL 60661</b>									
Account No. <b>8944226</b>		H						<b>352.00</b>	
<b>Harris &amp; Harris, Ltd. 600 W. Jackson Blvd., #400 Chicago, IL 60661</b>									
Account No. <b>9905686</b>		J						<b>128.00</b>	
<b>Harris &amp; Harris, Ltd. 600 W. Jackson Blvd., #400 Chicago, IL 60661</b>									
Account No. <b>9052633</b>		H						<b>106.00</b>	
<b>Harris &amp; Harris, Ltd. 600 W. Jackson Blvd., #400 Chicago, IL 60661</b>									
Account No. <b>5333525563</b>		H						<b>296.92</b>	
<b>Harris &amp; Harris, Ltd. 600 W. Jackson Blvd., #400 Chicago, IL 60661</b>									
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)	<b>1,002.92</b>

Official Form 6F (10/06) - Cont.

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 20648712301420000	W					610.00
Heller & Frisone Law 33 N. LaSalle Street, Suite 1200 Chicago, IL 60602						
Account No. 85312761710008301	W					175.00
Heller and Frisone 33 N. LaSalle St., #1200 Chicago, IL 60602						
Account No. 5438-5700-0660-7876	W					364.45
HSBC Card Services P.O. Box 17051 Baltimore, MD 21297-1051						
Account No. 5438-5700-0499-2015	H					369.62
HSBC Card Services P.O. Box 17051 Baltimore, MD 21297-1051						
Account No. 5440-4550-0628-7687	W					575.00
HSBC NV P.O. BOX 19360 Portland, OR 97280						
Sheet no. 7 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,094.07

Official Form 6F (10/06) - Cont.

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5438-5700-0660-7876</b>  <b>HSBC NV</b> <b>P.O. BOX 19360</b> <b>Portland, OR 97280</b>	<b>W</b>					<b>253.00</b>
Account No. <b>9366608</b>  <b>ICS</b> <b>PO Box 646</b> <b>Oak Lawn, IL 60454-0646</b>	<b>H</b>					<b>265.00</b>
Account No. <b>8195380</b>  <b>ICS</b> <b>PO Box 646</b> <b>Oak Lawn, IL 60454-0646</b>	<b>H</b>					<b>357.50</b>
Account No. <b>6252238</b>  <b>Local 731 IBT SCAVENGER HEALTH AND WELFARE FUND</b> <b>1000 Burr Ridge Parkway</b> <b>Burr Ridge, IL 60527</b>	<b>W</b>					<b>0.00</b>
Account No. <b>0170639482935</b>  <b>LVNV FUNDING</b> <b>P.O. BOX 10584</b> <b>Greenville, SC 29603</b>	<b>W</b>					<b>1,427.00</b>
Sheet no. <u>8</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>2,302.50</b>
Subtotal (Total of this page)						<b>2,302.50</b>

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>J40777MA2</b>		W						<b>962.00</b>
<b>Medical Business Bureau 1460 Renaissance Dr Park Ridge, IL 60068</b>								
Account No. <b>8509273142</b>		W						<b>5,890.00</b>
<b>Midland Credit Mgmt 5575 Roscoe Court San Diego, CA 91823</b>								
Account No. <b>C0001131659</b>		H						<b>422.98</b>
<b>Monterey Collection Services P.O. Box 4658 Carlsbad, CA 92018</b>								
Account No. <b>4137699</b>		H						<b>155.00</b>
<b>NCA Financial, Inc. 1731 Howe Avenue, #254 Sacramento, CA 95825</b>								
Account No. <b>3534849</b>		H						<b>90.00</b>
<b>NCA Financial, Inc. 1731 Howe Avenue, #254 Sacramento, CA 95825</b>								
Sheet no. <u>9</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)
								<b>7,519.98</b>

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>PAL1BONES19797347</b>		W					1,579.00
<b>Palisades Collection</b> <b>210 Sylvan Ave.</b> <b>Englewood Cliffs, NJ 07632</b>							
Account No. <b>50412174513</b>		W					134.50
<b>Penn Credit Corporation</b> <b>P.O. Box 988</b> <b>Harrisburg, PA 17108-0988</b>							
Account No. <b>CJ715582</b>		W					614.00
<b>Pinnacle Credit Services</b> <b>P.O. Box 5617</b> <b>Hopkins, MN 55343</b>							
Account No. <b>03 M3 3419</b>		W					9,813.01
<b>Riebandt &amp; DeWald</b> <b>1237 S. Arlington Heights Road,</b> <b>P.O. Box 1880</b> <b>Arlington Heights, IL 60006-1880</b>							
Account No. <b>868R747358</b>		W					85.00
<b>RJM ACQUISITIONS LLC</b> <b>575 Underhill Blvd</b> <b>Syosset, NY 11791</b>							
Sheet no. <u>10</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							12,225.51

Official Form 6F (10/06) - Cont.

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 010107	H					385.40
Southwest Oral urgeons, P.C. 6305 W. 95th Street Oak Lawn, IL 60453						
Account No. 9215262009018001	W					7,716.00
TCF National Bank 405 N. Roberts Saint Paul, MN 55101						
Account No. 23454-MIRM	J					717.93
Tri State Adjustment P.O. Box 882 Freeport, IL 61032						
Account No. 533352563	H					32.00
Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321						
Account No. 395988335	H					6,105.00
US Bank PO Box 790408 Saint Louis, MO 63179-0408						
Sheet no. 11 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			14,956.33

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>P7065868</b>	<b>H</b>					<b>250.00</b>
<b>Village of Justice 7800 S. Archer Rd. Justice, IL 60458</b>						
Account No. <b>850985</b>	<b>W</b>					<b>7,737.00</b>
<b>Zenith Acquisition Corpo 220 John Glenn Dr. Buffalo, NY 14228-2228</b>						
Account No.						
Account No.						
Account No.						
Sheet no. <b>12</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>7,987.00</b>
						<b>Total (Report on Summary of Schedules)</b>
						<b>106,010.33</b>

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Manuel R. Valenzuela,  
Cindy Lynn Valenzuela**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

In re **Manuel R. Valenzuela**  
**Cindy Lynn Valenzuela** Debtor(s) Case No. \_\_\_\_\_

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>son</b> <b>daughter</b> <b>daughter</b> <b>son</b>	AGE(S): <b>2</b> <b>3</b> <b>4</b> <b>9</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer	<b>Allied Waste</b>	<b>unemployed</b>
How long employed		<b>less than one month</b>
Address of Employer	<b>15880 N. Greenway-Hayden Loop</b> <b>Scottsdale, AZ 85260</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>3,293.33</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>824.37</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>4,117.70</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>931.45</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>931.45</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>3,186.25</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>3,186.25</u>	\$ <u>0.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ <u>3,186.25</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **Manuel R. Valenzuela**  
**Cindy Lynn Valenzuela**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>735.00</b>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	<b>55.00</b>
a. Electricity and heating fuel	\$	<b>0.00</b>
b. Water and sewer	\$	<b>85.00</b>
c. Telephone	\$	<b>0.00</b>
d. Other _____	\$	<b>0.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>0.00</b>
4. Food	\$	<b>800.00</b>
5. Clothing	\$	<b>200.00</b>
6. Laundry and dry cleaning	\$	<b>80.00</b>
7. Medical and dental expenses	\$	<b>50.00</b>
8. Transportation (not including car payments)	\$	<b>360.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>150.00</b>
10. Charitable contributions	\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>9.26</b>
c. Health	\$	<b>0.00</b>
d. Auto	\$	<b>129.00</b>
e. Other _____	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>345.00</b>
b. Other _____	\$	<b>0.00</b>
c. Other _____	\$	<b>0.00</b>
d. Other _____	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <b>See Detailed Expense Attachment</b>	\$	<b>225.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>3,223.26</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>school fees and supplies \$50.00</b>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>3,186.25</b>
b. Average monthly expenses from Line 18 above	\$	<b>3,223.26</b>
c. Monthly net income (a. minus b.)	\$	<b>-37.01</b>

Official Form 6J (10/06)

In re Manuel R. Valenzuela Case No. \_\_\_\_\_  
Cindy Lynn Valenzuela Debtor(s)

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Expenditures:**

<u>Grooming</u>	\$	<u>50.00</u>
<u>auto maintenance and repair</u>	\$	<u>25.00</u>
<u>preschool</u>	\$	<u>150.00</u>
<u>Total Other Expenditures</u>	\$	<u>225.00</u>

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Manuel R. Valenzuela**  
**Cindy Lynn Valenzuela**

Debtor(s)

Case No.  
Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date July 18, 2007

Signature /s/ Manuel R. Valenzuela  
**Manuel R. Valenzuela**  
Debtor

Date July 18, 2007

Signature /s/ Cindy Lynn Valenzuela  
**Cindy Lynn Valenzuela**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 8  
(10/05)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Manuel R. Valenzuela**  
**Cindy Lynn Valenzuela**

Debtor(s)

Case No.  
Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>-NONE-</b>					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
<b>-NONE-</b>		

Date **July 18, 2007**

Signature **/s/ Manuel R. Valenzuela**  
**Manuel R. Valenzuela**  
Debtor

Date **July 18, 2007**

Signature **/s/ Cindy Lynn Valenzuela**  
**Cindy Lynn Valenzuela**  
Joint Debtor

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Manuel R. Valenzuela**  
**Cindy Lynn Valenzuela**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u><b>850.00</b></u>
Prior to the filing of this statement I have received.....	\$	<u><b>850.00</b></u>
Balance Due.....	\$	<u><b>0.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **July 18, 2007**

**/s/ Christine R. Piesiecki**

**Christine R. Piesiecki**

**Christine R. Piesiecki**

**9800 S. Roberts Rd., Suite 205**

**Palos Hills, IL 60465**

**708-233-6833 Fax: 708-233-6834**

**polskadwok@at@aol.com**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Christine R. Piesiecki**  
\_\_\_\_\_  
Printed Name of Attorney  
Address:  
**9800 S. Roberts Rd., Suite 205**  
**Palos Hills, IL 60465**  
**708-233-6833**

X **/s/ Christine R. Piesiecki** **July 18, 2007**  
\_\_\_\_\_  
Signature of Attorney Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Manuel R. Valenzuela**  
**Cindy Lynn Valenzuela**  
\_\_\_\_\_  
Printed Name of Debtor

X **/s/ Manuel R. Valenzuela** **July 18, 2007**  
\_\_\_\_\_  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X **/s/ Cindy Lynn Valenzuela** **July 18, 2007**  
\_\_\_\_\_  
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Manuel R. Valenzuela**  
**Cindy Lynn Valenzuela** Debtor(s) Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **58**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **July 18, 2007** **/s/ Manuel R. Valenzuela**  
**Manuel R. Valenzuela**  
Signature of Debtor

Date: **July 18, 2007** **/s/ Cindy Lynn Valenzuela**  
**Cindy Lynn Valenzuela**  
Signature of Debtor

ACL Laboratories  
P.O. Box 27901  
Milwaukee, WI 53227

ACMC Physician Services

Advocate Christ Med. Center  
P.O. Box 7250  
Westchester, IL 60154

Advocate Christ Med. Center  
4440 W. 95th Street  
Oak Lawn, IL 60453

Advocate Christ Medical Center  
PO Box 70508  
Chicago, IL 60673-0508

Advocate MSO Services  
701 Lee Street  
Des Plaines, IL 60016

AFSCI  
257 E. 200 Street, Suite 700  
Salt Lake City, UT 84111

Allied Interstate  
3000 Corporate Exchange Dr.,  
Suite 600  
Columbus, OH 43231

Allied Waste North America  
15880 N. Greenway-Hyden Loop  
Suite 100  
Scottsdale, AZ 85260

Aronson Furniture Company

Arrow Financial Services  
5996 W. Touhy Ave.  
Niles, IL 60714-4610

Asset Acceptance Corp.  
P.O. Box 2036  
Warren, MI 48090-2036

Asset Acceptance, LLC  
55 E. Jackson Blvd., 16th Floor  
Chicago, IL 60604

Bay Area Credit Service  
50 Airport Parkway  
Suite 100  
San Jose, CA 95110

Blatt, Hansenmiller, Leibsker&Moore  
125 S. Wacker Dr., Suite 400  
Chicago, IL 60606-4440

Capital One Bank  
P.O. Box 60024  
City Of Industry, CA 91716-0024

Capital One Bank  
P.O. Box 85520  
Richmond, VA 23285

Citibank  
P.O. Box 15687  
Wilmington, DE 19850

Citizens Finance  
60 Terra Cotta Avenue, Unit D  
Crystal Lake, IL 60014

Citizens Financial  
1477 Locust  
Dubuque, IA 52001

Collection Company Of  
700 Longwater Dr.  
Norwell, MA 02061

Columbia House  
P.O. Box 91601  
Indianapolis, IN 46291

Complete Credit Solutions  
2921 Brown Trail, Suite 100  
Bedford, TX 76021

Disney Rewards Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886-5153

Eastern Collection Corp.  
1626 Locust ave.  
Bohemia, NY 11716

Fan Distributing Company  
3300 Monroe Avenue  
Suite 324  
Rochester, NY 14618

First USA Bank  
800 Brooksedge Blvd  
Westerville, OH 43081

GEMB/WALMART  
P.O. Box 981400  
El Paso, TX 79998

GMAC  
2740 Arthur Street  
Saint Paul, MN 55113

Harris & Harris, Ltd.  
600 W. Jackson Blvd., #400  
Chicago, IL 60661

Heller & Frisone Law  
33 N. LaSalle Street, Suite 1200  
Chicago, IL 60602

Heller and Frisone  
33 N. LaSalle St., #1200  
Chicago, IL 60602

HSBC Card Services  
P.O. Box 17051  
Baltimore, MD 21297-1051

HSBC NV  
P.O. BOX 19360  
Portland, OR 97280

ICS  
PO Box 646  
Oak Lawn, IL 60454-0646

Local 731 IBT SCAVENGER HEALTH AND  
WELFARE FUND  
1000 Burr Ridge Parkway  
Burr Ridge, IL 60527

LVNV FUNDING  
P.O. BOX 10584  
Greenville, SC 29603

Medical Business Bureau  
1460 Renaissance Dr  
Park Ridge, IL 60068

Midland Credit Mgmt  
5575 Roscoe Court  
San Diego, CA 91823

Monterey Collection Services  
P.O. Box 4658  
Carlsbad, CA 92018

NCA Financial, Inc.  
1731 Howe Avenue, #254  
Sacramento, CA 95825

Nelson, Watson & Assoc.  
80 Merrimack Street, Lower Level  
Haverhill, MA 01830

Palisades Collection  
210 Sylvan Ave.  
Englewood Cliffs, NJ 07632

Penn Credit Corporation  
P.O. Box 988  
Harrisburg, PA 17108-0988

Pinnacle Credit Services  
P.O. Box 5617  
Hopkins, MN 55343

Providian Financial  
P.O. Box 660509  
Dallas, TX 75266

Riebandt & DeWald  
1237 S. Arlington Heights Road,  
P.O. Box 1880  
Arlington Heights, IL 60006-1880

RJM ACQUISITIONS LLC  
575 Underhill Blvd  
Syosset, NY 11791

Sears Credit Cards  
P.O. Box 183082  
Columbus, OH 43218-3082

Southwest Oral surgeons, P.C.  
6305 W. 95th Street  
Oak Lawn, IL 60453

T-Mobile  
P.O. Box 742596  
Cincinnati, OH 45274-2596

TCF National Bank  
405 N. Roberts  
Saint Paul, MN 55101

Tri State Adjustment  
P.O. Box 882  
Freeport, IL 61032

True Logic Financial Corporation  
P.O. Box 4387  
Englewood, CO 80155-4387

Trustmark Recovery Services  
541 Otis Bowen Drive  
Munster, IN 46321

US Bank  
PO Box 790408  
Saint Louis, MO 63179-0408

Village of Justice  
7800 S. Archer Rd.  
Justice, IL 60458

Zenith Acquisition Corpo  
220 John Glenn Dr.  
Buffalo, NY 14228-2228